

CONGRESSMAN BART STUPAK HEALTH CARE REFORM UPDATE

Congressman Stupak voted in support of H.R. 3962, the Affordable Health Care for America Act, which has passed the House and is now under consideration in the Senate*. The legislation brings us closer than ever before to a health care policy that ensures access to quality, affordable health care for all Americans.

Approximately 82 percent of the 37 million uninsured Americans have a full or part-time job. Unfortunately, it is becoming more difficult for businesses, individuals and government to afford health insurance. Health insurance coverage is becoming more expensive and less comprehensive, with high deductibles, high co-pays and coverage limits.

Key reforms included in the House health care reform bill:

- Prohibits insurance companies from discriminating against pre-existing conditions
- Prohibits insurance companies from rescinding policies except in cases of fraud
- Eliminates lifetime cap on benefits
- Limits yearly out-of-pocket expenses
- Immediately creates a catastrophic insurance pool for individuals who have been uninsured for several months or have been denied a policy because of pre-existing conditions
- Requires health plans to allow young people up to age 27 to remain on their parents' insurance policy, at the parents' choice
- Provides new investment in training programs to increase the number of primary care doctors, nurses and public health professionals
- Creates a public health insurance option structured similar to Medicare for consumers to choose their own health insurance provider
- Prohibits taxpayer-funded health care for illegal immigrants

The bill includes a number of important provisions targeted specifically toward senior citizens:


- Preserves Medicare and maintains choice of doctors, hospitals and all other options
- Eliminates co-pays and deductibles for preventive services in Medicare (prostate screenings, diabetes screenings, annual checkups)
- Fills the Medicare prescription drug "donut hole"
- Gives the Medicare Administrator the ability to negotiate lower drug prices
- Veterans remain exempt from the health care reform bill and can continue services through the VA

*As of December 10, 2009

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CONGRESSMAN BART STUPAK



Congressman Bart Stupak discusses health care reform following a recent town hall meeting.

ECONOMIC RECOVERY & HEALTH CARE REFORM UPDATE

CONGRESSMAN BART STUPAK ECONOMIC RECOVERY REPORT

“I am working hard every day to create and preserve jobs in Northern Michigan.”

1,950 JOBS

AMERICAN RECOVERY & REINVESTMENT ACT (Stimulus) — was signed into law in February to jump-start our economy, create and save 3.5 million jobs, give 95% of American workers a tax cut and began rebuilding America's road, rail and water infrastructure. Since February the stimulus bill has created or retained 1,950 jobs and committed \$461 million for Northern Michigan, according to the recovery.gov website.

- **610 JOBS** retained in K-12 public schools in the First Congressional District.
- **70 FULL-TIME JOBS** created to perform road construction, repair and maintenance in the First Congressional District.
- **150 JOBS** will be created through a grant from the Economic Development Administration and additional private investments for the expansion of the Luce County Industrial Park in Newberry.
- **210 JOBS** created or retained through a grant from the U.S. Department of Energy to American Process Inc. in Alpena to assist in the production of biofuels and bioproducts using biomass.
- **21 JOBS** created or retained through a grant from the U.S. Department of Health and Human Services to the Alcona Health Center for an Increased Demand for Services program to retrain staff who were in danger of losing their positions due to implementation of electronic medical records.
- **10 JOBS** created or retained through a contract awarded by the U.S. Army Corps of Engineers to Industrial Maintenance Services Inc. of Escanaba for the completion of repairs to the breakwater in Petoskey Harbor.
- **16 JOBS** created or retained with a grant from the U.S. Department of Housing and Urban Development to the Ironwood Housing Commission for upgrades at Pioneer Park.
- **39 JOBS** created or retained with a grant from the U.S. Department of Education to Finlandia University in Hancock for the Federal Work Study program.
- **170 JOBS** created or retained in Marquette, Alger and Delta Counties for installation of broadband Internet services with a stimulus grant from the U.S. Department of Agriculture (USDA) Rural Utilities Service (RUS) Telecommunications Program.

FIRST-TIME HOMEBUYER TAX CREDIT — To strengthen the housing market, Congress passed and President Obama signed an extension of the first-time homebuyer tax credit through April 30, 2010. The tax credit, which provides \$8,000 to first-time homebuyers, was expanded to include a new \$6,500 credit for the purchase of new homes by individuals who have lived in their current residence for at least five years. This program has aided the sale of more than 400,000 new and existing homes.

UNEMPLOYMENT BENEFITS — To assist jobless workers, Congress voted to extend unemployment benefits for an additional 14 weeks, with an extra six weeks for those in high unemployment states such as Michigan. This was the second unemployment extension signed into law by President Obama this year. Michigan's total long-term unemployment benefits last up to 98 weeks.

CONSUMER PROTECTION

CREDIT CARD REFORMS

In this period of economic uncertainty, many Americans are turning to their credit cards to make ends meet. Unfortunately, the lending industry is cashing in on this crisis by taking advantage of loopholes in current regulations.

Congress passed and the President signed H.R. 627, the Credit Card Accountability Responsibility and Disclosure Act to protect consumers from unfair interest rate hikes on existing credit card balances, double-cycle billing and due-date gimmicks. Many reforms took effect in August, but the bulk of the consumer protections will not take effect until February 22, 2010.

After seeing the lengths credit card companies would go to in order to gouge customers before the law takes effect, the House passed a second bill to move up the implementation date. The Expedited Card Reform for Consumers Act (H.R. 3639) included an amendment by Congressman Stupak to impose an immediate freeze on credit card rates until the reforms are fully implemented. This bill awaits action in the Senate.



Congressman Bart Stupak discusses the economy with constituents.

LOCAL SATELLITE CHANNELS

After years of pressure from Congressman Stupak, the nation's two satellite providers began offering local Marquette television channels to satellite subscribers. DirecTV and Dish Network's launch of local channels for satellite subscribers in the Marquette media market — which covers 10 of the Upper Peninsula's 15 counties — means more than 90,000 Northern Michigan residents will have access to local television channels via satellite for the first time.

Congressman Stupak has long advocated for expanding rural consumers' access to local programming through the satellite industry. Earlier this year, Stupak introduced H.R. 927, the Satellite Consumers' Right to Local Channels Act, which would establish a deadline of one year for satellite providers to provide local channels in all of the nation's 210 media markets, so all local markets including Alpena would be served.

FOR MORE INFORMATION VISIT WWW.HOUSE.GOV/STUPAK

